

## CLAIMS

What is claimed is:

1. A method for administering insurance claims and monitoring claim-related data in a database, comprising the steps of:
  - (a) receiving a claim;
  - (b) investigating the claim;
  - (c) determining a dollar value of the claim;
  - (d) issuing a card account funded with the dollar value of the claim;
  - (e) collecting purchase information from the card account; and
  - (f) entering the purchase information into the database.
2. The method according to claim 1, further comprising the step of:
  - (g) using the database to review purchase trends.
3. The method according to claim 1, further comprising the step of:
  - (g) using the database to review insurance investigations for accuracy.
4. The method according to claim 1 wherein the card account is a debit card account.
5. The method according to claim 1 wherein the claim is an insurance claim.

6. The method according to claim 1 wherein the purchase information reflects an actual repair cost of an automobile and further comprising the step of:

(g) comparing the determined dollar value of the claim to the actual repair cost of the automobile.

7. The method according to claim 1, wherein the claim relates to an automobile accident.

8. The method according to claim 1, wherein the claim relates to medical treatment.

9. The method according to claim 1, wherein the claim relates to death benefits.

10. The method according to claim 1, wherein the claim relates to property damage.

11. The method according to claim 1, wherein the claim relates to property loss.

12. The method according to claim 1, wherein the claim relates to theft.

13. The method according to claim 1, wherein the information collected in step (e) includes a time of purchase.

14. The method according to claim 1, wherein the information collected in step (e) includes an amount of purchase.

15. The method according to claim 1, wherein the information collected in step (e) includes a place of purchase.

16. The method according to claim 1, wherein the information collected in step (e) includes a time, place, and amount of each purchase.

17. The method according to claim 1, further comprising the step of:  
(g) closing the account after a predetermined amount of time.

18. The method of claim 17, further comprising the step of:  
before step (g), reimbursing the insured any money remaining in the account.

19. The method of claim 1 wherein the card account is managed by an independent claim service provider.

20. The method of claim 1 wherein the card account is managed by an insurance company.

21. A method for adjudicating automobile repair claims, comprising the steps of:

- (a) receiving a claim from a policyholder;
- (b) receiving a determination of a dollar value of the claim from an adjuster;
- (c) issuing a debit account funded with the dollar value of the claim to the policyholder;
- (d) collecting purchase information relating to the date, place, and amount of each purchase made on the debit account; and
- (e) collating the purchase information in a database.

22. The method according to claim 21 wherein the determination of the dollar value of the claim received in step (b) was made by an insurance adjuster; wherein the purchase information collected in step (d) includes the actual amount spent on repairing an automobile; and further comprising the steps of :

- (f) comparing the dollar value of the claim to the actual amount spent on repairing the automobile; and
- (g) evaluating the performance of the insurance adjuster.

23. The method according to claim 21, further comprising the steps of:

- (f) analyzing the collated data; and
- (g) identifying statistically significant trends in the purchase information.

24. The method of claim 21 wherein the debit account expires after a predetermined amount of time.

25. The method of claim 21 wherein the debit account has a predetermined maximum value.

26. A method for paying insurance claims, comprising the steps of:

- (a) receiving a claim relating to an insured's policy from a third party claimant;
- (b) adjusting a monetary value of the claim;
- (c) issuing a funded card account to the third party claimant;
- (d) collecting purchase information relating to the date, place, and amount of each purchase made on the card account; and
- (e) collating the purchase information in a database.

27. The method according to claim 26, further comprising the step of:

- (f) analyzing the collated data;
- (g) identifying statistically significant trends in the collated data; and
- (h) evaluating the claim adjustment process of step (b).